

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

FELICIA RENEE HAMILTON

Debtor(s)

Case No. 20-00835 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/06/2020.
- 2) The plan was confirmed on 06/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/11/2025, 02/19/2025.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/13/2025.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,750.00.
- 10) Amount of unsecured claims discharged without full payment: \$154,691.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,925.63
Less amount refunded to debtor	\$1,286.40

NET RECEIPTS: **\$44,639.23**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,588.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,371.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,959.53**

Attorney fees paid and disclosed by debtor: \$12.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aarons	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN PHYSICIAN HOLDING NA	Unsecured	NA	1,862.30	1,862.30	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	10.00	10.00	0.00	0.00
Bluebonnet Dental	Unsecured	116.00	NA	NA	0.00	0.00
BRIDGECREST CREDIT COMPANY LI	Secured	14,118.00	14,748.16	14,748.16	0.00	0.00
Capital One	Unsecured	494.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	27,982.00	27,627.44	27,627.44	27,627.44	5,055.68
CAPITAL ONE BANK BY AMERICAN I	Unsecured	495.00	247.20	247.20	0.00	0.00
Cash Stash	Unsecured	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	152.49	152.49	152.49	0.00	0.00
Comenity Bank	Unsecured	177.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	316.00	NA	NA	0.00	0.00
CONN APPLIANCES, INC.	Secured	5,247.46	5,069.01	5,069.01	5,069.01	927.57
Credit Collection Serv	Unsecured	152.00	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
Debt Recovery Solution	Unsecured	166.00	NA	NA	0.00	0.00
FIRST TOWER LOAN, LLC	Unsecured	NA	197.79	197.79	0.00	0.00
FIRST TOWER LOAN, LLC	Unsecured	1,461.00	1,791.71	1,791.71	0.00	0.00
FIRST TOWER LOAN, LLC	Unsecured	900.00	850.20	850.20	0.00	0.00
Franklin Check Service	Unsecured	139.00	NA	NA	0.00	0.00
Franklin Collection Se	Unsecured	839.00	NA	NA	0.00	0.00
Franklin Collection Se	Unsecured	442.00	NA	NA	0.00	0.00
Franklin Collection Se	Unsecured	442.00	NA	NA	0.00	0.00
Gastrointestinal Assoc	Unsecured	224.00	NA	NA	0.00	0.00
Geico	Unsecured	298.21	NA	NA	0.00	0.00
Global Payments	Unsecured	130.00	NA	NA	0.00	0.00
Houst Finc	Unsecured	210.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	NA	410.62	410.62	0.00	0.00
Jefferson Capital Systems, LLC	Unsecured	410.00	NA	NA	0.00	0.00
MERIT HEALTH NATCHEZ	Unsecured	1,840.44	7,751.60	7,751.60	0.00	0.00
Municipal Service Bure	Unsecured	650.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATCHEZ HOSPITAL COMPANY, LLC	Unsecured	NA	322.43	322.43	0.00	0.00
Natchez Pediatric Clin	Unsecured	160.00	NA	NA	0.00	0.00
National Credit Adjust	Unsecured	734.00	NA	NA	0.00	0.00
Naviet	Unsecured	50,920.00	NA	NA	0.00	0.00
Naviet	Unsecured	13,905.00	NA	NA	0.00	0.00
Naviet	Unsecured	11,630.00	NA	NA	0.00	0.00
Naviet	Unsecured	11,630.00	NA	NA	0.00	0.00
Naviet	Unsecured	8,654.00	NA	NA	0.00	0.00
Naviet	Unsecured	8,513.00	NA	NA	0.00	0.00
Naviet	Unsecured	8,504.00	NA	NA	0.00	0.00
Naviet	Unsecured	6,304.00	NA	NA	0.00	0.00
Naviet	Unsecured	6,235.00	NA	NA	0.00	0.00
Naviet	Unsecured	2,512.00	NA	NA	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	218.00	102.45	102.45	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	135.00	100.05	100.05	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	NA	103.75	103.75	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	NA	98.74	98.74	0.00	0.00
Quest Diagnostics	Unsecured	1,235.61	NA	NA	0.00	0.00
Smile Brands Finance	Unsecured	1,993.23	NA	NA	0.00	0.00
Smith Rouchon & Assoc.	Unsecured	241.00	NA	NA	0.00	0.00
Texas Energy	Unsecured	112.00	NA	NA	0.00	0.00
THE PINEY WOODS SCHOOL	Unsecured	1,520.00	1,520.00	1,520.00	0.00	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
TOWER LOAN	Secured	220.00	NA	NA	0.00	0.00
TRS Recovery Services	Unsecured	340.00	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
VERITAS INSTRUMENT REN	Unsecured	342.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,627.44	\$27,627.44	\$5,055.68
All Other Secured	\$19,817.17	\$5,069.01	\$927.57
TOTAL SECURED:	\$47,444.61	\$32,696.45	\$5,983.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,521.33	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,959.53</u>
Disbursements to Creditors	<u>\$38,679.70</u>

TOTAL DISBURSEMENTS :	<u>\$44,639.23</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.